

Certificate Number: 03788-NM-CC-003161414

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on January 11, 2008, at 9:27 o'clock AM EST,

Kristel Luna received from

Alliance Credit Counseling, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

District of New Mexico, an individual [or group] briefing that complied

with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: January 11, 2008

By /s/Tonia McDougald

Name Tonia McDougald

Title Accredited Credit Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).